

Appl. No. 09/817,967
Amdt. dated January 20, 2005
Reply to Office action of January 14, 2005

REMARKS/ARGUMENTS

Reconsideration of the application is requested.

Claims 11, 12, 14, 15, and 24-31 remain in the application.

Claim 11 has been amended.

In item 2 on pages 2-3 of the above-identified Office action, claim 11 and dependent claims 12, 14, and 15 (as identified on the Office action summary) have been rejected as being obvious over DeLuca et al., U.S. Patent No. 4,666,744 under 35 U.S.C. § 103(a).

It is appreciatively noted from item 3 on page 3 of the Office action, that claims 24-26 and 27-31 have been allowed. The Examiner has stated as the reason for indication of allowable subject matter that there is no teaching in the prior art of record to having the two insulating layers being chemically different.

Accordingly, claim 11 has been amended to state that the "at least one upper insulating layer . . . being chemically different from said lower insulating layer."

In view of the foregoing, it is believed to be clear that none of the references, whether taken alone or in any combination,

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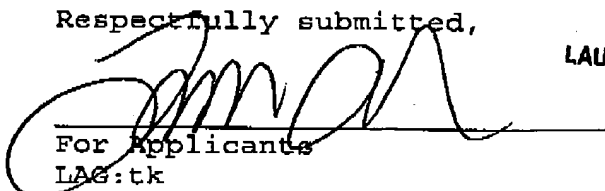
show or suggest the two insulating layers being chemically different. Since claim 11 is believed to be allowable, claims 12, 14, and 15 which are dependent thereon, are believed to be allowable as well.

The Examiner's courtesy in discussing this matter with undersigned counsel on January 10 and 11, 2005 and agreeing that the above-identified amendment would place the claims into allowable condition, is appreciated.

Accordingly, reconsideration and allowance of claims 11, 12, 14, 15, and 24-31 are solicited.

If an extension of time for this paper is required, petition for extension is herewith made. Please charge any fees which might be due with respect to Sections 1.16 and 1.17 to the Deposit Account of Lerner and Greenberg, P.A., No. 12-1099.

Respectfully submitted,


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